

Information to identify the case:

Debtor 1	<u>George E Gaster</u>	Social Security number or ITIN	xxx-xx-8288
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21050-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

George E Gaster

12/12/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
George E Gaster
Debtor

Case No. 22-21050-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2024

User: auto
Form ID: 318

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db	+ George E Gaster, 138 Woodside Old Frame Road, Smithfield, PA 15478-1122
15486708	+ Landmark Financial, 4425 Ponce DeLeon Blvd, Mail Stop Mx5/251, Miami, FL 33146-1837

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2024 04:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2024 23:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 13 2024 04:51:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489050	+ EDI: PHINAMERI.COM	Dec 13 2024 04:51:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15489045	Email/Text: bankruptcy@cbtno.com	Dec 12 2024 23:53:00	Crescent Bank and Trust, PO Box 2829, Addison, TX 75001
15486704	+ Email/Text: support@centralfiscal.com	Dec 12 2024 23:53:00	Central Fiscal Service, 811 Wilshire Blvd, 17th Floor, Los Angeles, CA 90017-2606
15486705	+ EDI: CCUSA.COM	Dec 13 2024 04:51:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15486706	^ MEBN	Dec 12 2024 23:49:35	Crescent Bank and Trust, PO Box 2585, Addison, TX 75001-2585
15486707	Email/Text: eblymiller@fidelitycollections.com	Dec 12 2024 23:53:00	Fidelity National Collections, DIV Fidelity Properties, Inc., 885 S Sawburg Ave., Ste 103, Alliance, OH 44601-5905
15497482	^ MEBN	Dec 12 2024 23:49:32	LAKEVIEW LOAN SERVICING, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15486709	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2024 23:52:30	LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
15489398	Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2024 23:52:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15486710	Email/Text: camanagement@mtb.com	Dec 12 2024 23:53:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15486711	EDI: PRA.COM		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 12, 2024

Form ID: 318

Total Noticed: 22

15493696	EDI: PRA.COM	Dec 13 2024 04:51:00	Portfolio Recovery Associates, 120 Corporate Blvd., Suite 1, Norfolk, VA 23502
16431796	EDI: PENNDEPTREV	Dec 13 2024 04:51:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
16431796	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2024 04:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15487288	^ MEBN	Dec 12 2024 23:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
15486712	EDI: VERIZONCOMB.COM	Dec 12 2024 23:50:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15501566	EDI: AIS.COM	Dec 13 2024 04:51:00	Verizon, PO Box 489, Newark, NJ 07101-0489
15489038	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 13 2024 04:51:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15486713	Email/Text: bankruptcy@firstenergycorp.com	Dec 12 2024 23:54:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
		Dec 12 2024 23:54:00	West Penn Power, 76 South Main Street, Akron, OH 44308-1890

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
15492096	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
16434885	*P++	CRESCENT BANK & TRUST, P O BOX 2829, ADDISON TX 75001-2829, address filed with court:, Crescent Bank & Trust, PO Box 2829, Addison, TX 75001

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 12, 2024

Form ID: 318

Total Noticed: 22

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

Francis E. Corbett

on behalf of Debtor George E Gaster fcorbett@fcorbettlaw.com fcorbett7@gmail.com

Joseph E. Fieschko, Jr.

on behalf of Debtor George E Gaster joe@fieschko.com rcfishko@aol.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert H. Slone, Trustee

robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfbis.com

Robert H. Slone, Trustee

on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@mahadylegal.com;pa07@ecfbis.com

TOTAL: 7